

In re:  
Joseph Zwicharowski  
Debtor

Case No. 17-11811-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Apr 19, 2024

User: admin  
Form ID: 138OBJ

Page 1 of 4  
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2024:

Recip ID	Recipient Name and Address
db	#+ Joseph Zwicharowski, 3982 Carteret Drive, Philadelphia, PA 19114-2006
14645438	+ Brighthouse Life Insurance Company, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
14642969	+ Brighthouse Life Insurance Company, C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Ste. 5000, Philadelphia, PA 19106-1541
14604114	+ Mr. Cooper, c/o Andrew Spivack, Brock and Scott, PLLC Attorneys at Law, 302 Fellowship Road, Suite 130, Mount Laurel, NJ 08054-1218
14604881	+ Nationstar Mortgage LLC, dba Mr. Cooper, c/o Andrew Spivak, Esq., 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
13913519	Philadelphia Water Revenue Dept., PO Box 41496, Philadelphia, PA 19101-1496
14709635	+ U.S. BANK N.A., AS TRUSTEE et al, Sarah K. McCaffery, Esquire, HLADIK, ONORATO & FEDERMAN, LLP, 298 Wissahickon Avenue, North Wales, PA 19454-4156
14709983	+ US Bank, NA, behalf holders of JP Morgan Mortgage, c/o Sarah K. McCaffery, Esq., 298 Wissahickon Ave, North Wales, PA 19454-4156
14506833	Wells Fargo Bank, N.A., c/o Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14506942	Wells Fargo Bank, NA, c/o Karina Velter, Esq., P.O. Box 165028, Columbus, OH 43216-5028
14563664	+ Wells Fargo, NA, c/o Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Apr 20 2024 00:01:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 20 2024 00:01:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14582658	Email/PDF: bncnotices@becket-lee.com	Apr 20 2024 00:11:13	Afni, Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14642748	^ MEBN	Apr 19 2024 23:54:09	Brighthouse Life Insurance Company, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13883109	+ Email/Text: bankruptcynotices@cbecompanies.com	Apr 20 2024 00:01:00	CBE Group, Attn: Bankruptcy, P.O. Box 900, Waterloo, IA 50704-0900
13883110	Email/Text: megan.harper@phila.gov	Apr 20 2024 00:01:00	City of Philadelphia, Tax Unit, Law Department, 1401 John. F Kennedy BLVD., 5th Floor, Philadelphia, PA 19102
13951189	+ Email/PDF: ebn_ais@aisinfo.com	Apr 20 2024 00:00:50	Directv, LLC, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13883119	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com		

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		Apr 20 2024 00:01:00	State Farm Financial, 1 State Farm Plaza, Bloomington, IL 61710
14704898	+ Email/Text: bkteam@selenefinance.com		
		Apr 20 2024 00:01:00	MCLP Asset Company, Inc., Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
13883111	+ Email/Text: bankruptcydpt@mcmcg.com		
		Apr 20 2024 00:01:00	Midland Funding, Attn: Bankruptcy, P.O. Box 939069, San Diego, CA 92193-9069
14604115	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 20 2024 00:01:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, Texas 75019-4620
13908191	Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 20 2024 00:01:00	Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9741
13883112	+ Email/Text: nsm_bk_notices@mrcooper.com		
		Apr 20 2024 00:01:00	Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
13883113	^ MEBN		
		Apr 19 2024 23:54:08	Nationwide Insurance, One Nationwide Plaza, Columbus, OH 43215-2239
13951396	Email/Text: BKEBN-Notifications@ocwen.com		
		Apr 20 2024 00:01:00	Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
13883114	+ Email/Text: BKEBN-Notifications@ocwen.com		
		Apr 20 2024 00:01:00	Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
13915382	+ Email/Text: bankruptcygroup@peco-energy.com		
		Apr 20 2024 00:01:00	PECO Energy Company, 2301 Market Street, S4-1, Philadelphia, PA 19103-1380
13883116	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 20 2024 00:00:38	Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541
13953528	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 20 2024 00:11:30	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13883795	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Apr 20 2024 00:00:51	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13883115	+ Email/Text: bankruptcy1@pffcu.org		
		Apr 20 2024 00:01:00	Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
13883117	+ Email/Text: bkdepartment@rtresolutions.com		
		Apr 20 2024 00:01:00	Real Time Resolutions, Attn: Bankruptcy, Po Box 36655, Dallas, TX 75235-1655
13883118	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Apr 20 2024 00:02:00	Select Portfolio Servicing, Inc, P.O. Box 65250, Salt Lake City, UT 84165-0250
13906510	Email/PDF: bncnotices@becket-lee.com		
		Apr 20 2024 00:11:55	State Farm Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13883120	Email/Text: bankruptcy@td.com		
		Apr 20 2024 00:01:00	TD Bank North, Attn: Bankruptcy, P.O. Box 1190, Lewston, ME 04243
13883122	Email/Text: bankruptcy@td.com		
		Apr 20 2024 00:01:00	TD Banknorth, 32 Chestnut St, Lewiston, ME 04240
13883123	+ Email/Text: mpieslak@waterfallrevenuegroup.com		
		Apr 20 2024 00:01:00	Traf Group Inc/A-1 Collections, 2297 St Hwy 33, Ste 906, Hamilton Square, NJ 08690-1717
13954150	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Apr 20 2024 00:02:00	U.S. Bank N.A., et al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
13928989	+ Email/PDF: ebn_ais@aisinfo.com		
		Apr 20 2024 00:00:39	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
13978300	+ Email/Text: megan.harper@phila.gov		
		Apr 20 2024 00:01:00	Water Revenue Bureau, c/o Pamela Elchert Thurmond, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1663
13922224	+ Email/Text: megan.harper@phila.gov		
		Apr 20 2024 00:01:00	Water Revenue Bureau, 1401 JFK Boulevard,

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Philadelphia, PA 19102-1663

13925069 + Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Apr 20 2024 00:11:14

Wells Fargo Bank, N.A., MAC N9286-01Y, P.O.  
Box 1629, Minneapolis, MN 55440-1629

13883124 Email/PDF: ais.wellsfargo.ebn@aisinfo.com

Apr 20 2024 00:00:38

Wells Fargo Home Mortgage, Written  
Correspondence Resolutions, Mac#2302-04e- P.O.  
Box 10335, Des Moines, IA 50306

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14712257		Nationstar Mortgage LLC
13883121	*P++	TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299, address filed with court:, TD Bank North, Attn: Bankruptcy, P.O. Box 1190, Lewston, ME 04243

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2024 at the address(es) listed below:

Name	Email Address
ADAM BRADLEY HALL	on behalf of Creditor Wells Fargo Bank N.A. amps@manleydeas.com
ANDREW L. SPIVACK	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper andrew.spivack@brockandscott.com wbcef@brockandscott.com
ANDREW L. SPIVACK	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbcef@brockandscott.com
BRAD J. SADEK	on behalf of Debtor Joseph Zwicharowski brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com
CHRISTOPHER A. DENARDO	on behalf of Creditor Nationstar Mortgage LLC logsecf@logs.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor U.S. Bank N.A. as trustee, et al. c/o Select Portfolio Servicing, Inc. dboyle-ebersole@hoflawgroup.com, PABKAttorneyecf@orlans.com
DENISE ELIZABETH CARLON	on behalf of Creditor Brighthouse Life Insurance Company bkgroup@kmlawgroup.com
JEROME B. BLANK	on behalf of Creditor Ocwen Loan Servicing LLC jblank@pincuslaw.com, mmorris@pincuslaw.com

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JEROME B. BLANK

on behalf of Creditor Wells Fargo Bank N.A. jblank@pincuslaw.com, mmorris@pincuslaw.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

KEVIN S. FRANKEL

on behalf of Creditor Nationstar Mortgage LLC pa-bk@logs.com

KRISTEN D. LITTLE

on behalf of Creditor Nationstar Mortgage LLC KRLITTLE@FIRSTAM.COM

MARTIN A. MOONEY

on behalf of Creditor TD Bank N.A. as successor in interest to Commerce Bank, N.A. Martin.Mooney@ag.ny.gov, kcollins@schillerknapp.com

MICHAEL JOHN CLARK

on behalf of Creditor Nationstar Mortgage LLC mclark@squirelaw.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor Brighthouse Life Insurance Company mfarrington@kmlawgroup.com

MICHELLE L. MCGOWAN

on behalf of Creditor MCLP Asset Company Inc. mimcgowan@raslg.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov

SARAH K. MCCAFFERY

on behalf of Creditor U.S. BANK N.A. AS TRUSTEE, ON BEHALF OF THE HOLDERS OF THE J.P. MORGAN MORTGAGE TRUST 2007-S3 MORTGAGE PASS-THROUGH CERTIFICATES c/o Select Portfolio Servicing, Inc. smccaffery@pincuslaw.com, ckohn@hoflawgroup.com

THOMAS SONG

on behalf of Creditor Ocwen Loan Servicing LLC tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 21

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Joseph Zwicharowski  
Debtor(s)

Case No: 17-11811-amc  
Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 4/19/24